

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Andrew McDonald  
Vicki L. McDonald  
Debtors

Case No. 16-15776-jkf  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
Form ID: 211

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db +Andrew McDonald, 3515 Highland Avenue, Drexel Hill, PA 19026-2411  
jdb +Vicki L. McDonald, 431 West Baltimore Pike, Media, PA 19063-2610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ROBERT GLENN WILLIAMSON on behalf of Joint Debtor Vicki L. McDonald rgw@2wlaw.com  
ROBERT GLENN WILLIAMSON on behalf of Debtor Andrew McDonald rgw@2wlaw.com  
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re:

Chapter: 7

Andrew McDonald and Vicki L. McDonald

Debtor(s)

Case No: 16-15776-jkf

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***ORDER***

AND NOW, 1/6/17, the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 1/20/17 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Jean K. FitzSimon

Judge, United States Bankruptcy  
Court